

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Joseph J. Rogers, Esquire (JJR1185)  
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In Re: Anthony V. Leonardo and Martina L. Leonardo



Order Filed on July 9, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case Number: 18- 15298 JNP

Hearing Date:

Judge: Jerrold N. Poslusny

**AMENDED ORDER GRANTING APPLICATION TO AUTHORIZE LOAN MODIFICATION  
AND FOR OTHER RELIEF**

The relief set forth on the following page two (2) is hereby **ORDERED**.

**DATED: July 9, 2019**

A handwritten signature in dark ink, appearing to read "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**THIS MATTER** having been opened to the Court upon motion requesting the entry of an Order approving a loan modification agreement between the Debtor(s) and Midland Mortgage (“Creditor”) Doc. No. \_\_\_\_\_ (the “Motion”) and no objections have been filed, and sufficient cause shown,

It is hereby **ORDERED** that:

1. The Motion is hereby granted and the Debtor is permitted to enter into the loan modification agreement with Creditor attached as an Exhibit to the Motion (the “Agreement”);
2. The Mortgage secured by real property owned by the Debtor as identified in the Agreement is hereby modified in accordance with the terms set forth in the Agreement.
3. The Chapter 13 trustee shall suspend disbursement to Creditor pending completion of the loan modification as set forth in the Agreement and all money that would otherwise be paid to Creditor, be held until the arrearage portion of the claim is amended to reflect the terms of the loan modification, with the understanding that the amended claim may include fees and costs not included in the modification; or the claim is withdrawn; or the Trustee is notified by the Creditor that the modification was not consummated;
4. If post-petition arrears are capitalized into the loan modification, the Creditor shall file an amended post-petition claim within thirty (30) days of the date the loan modification is finalized, that is, after all necessary parties have executed the modification document. Upon receipt of an amended post-petition claim, the Trustee may disburse the funds being reserved pursuant to this order to the creditors in accordance with provisions of the confirmed plan;
5. The Creditor shall notify the Trustee and Debtor’s attorney in the event the modification is not consummated. Any money that was held by the Trustee for the Creditor pursuant to a timely proof of claim pending completion of the modification shall be paid to the Creditor;
6. Debtor shall file an Amended Scheduled J and Modified Plan within twenty (20) days of finalization of the loan modification, which is anticipated to be completed no earlier than December, 2019;
7. Communication and/or negotiations between Debtor and mortgagees/mortgage services about loan modification shall not be deemed as violations of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.
8. The Debtors shall provide the Trustee with a fully executed copy of the Agreement upon completion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Anthony V Leonardo  
Martina L Leonardo  
Debtors

Case No. 18-15298-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.  
db/jdb +Anthony V Leonardo, Martina L Leonardo, 412 Frankford Avenue, Blackwood, NJ 08012-4534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital  
ecfmil@mortoncraig.com, mortoncraigecf@gmail.com  
Joseph J. Rogers on behalf of Debtor Anthony V Leonardo jjresq@comcast.net,  
jjrogers0507@gmail.com  
Joseph J. Rogers on behalf of Joint Debtor Martina L Leonardo jjresq@comcast.net,  
jjrogers0507@gmail.com  
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@blankrome.com,  
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Linda S. Fossi on behalf of Creditor US Bk Cust for PC7 Firsttrust lfossi@zeitlawfirm.com,  
gzeit@zeitlawfirm.com; cdillon@zeitlawfirm.com; rzeit@zeitlawfirm.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8